

Information to identify the case:

Debtor 1

Delius Mesidor

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8602

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-15796-MBK

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Delius Mesidor

10/6/23**By the court:** Michael B. Kaplan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Delius Mesidor
Debtor

Case No. 19-15796-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 06, 2023

Form ID: 3180W

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2023:

Recip ID	Recipient Name and Address
db	+ Delius Mesidor, 27 Eastgate Lane, Willingboro, NJ 08046-2322
518134702	+ Bank of America, P.O. Box 650499, Dallas, TX 75265-0499
518134697	+ Credit Card Payment Processing, P.O. Box 62014, Baltimore, MD 21264-2014
518134704	+ Jason Mesidor, 27 Eastgate Lane, Willingboro, NJ 08046-2322
518134701	+ Kilowatt Financial, P.O. Box 650499, Dallas, TX 75265-0499
518134705	+ Marie Mesidor, 27 Eastgate Lane, Willingboro, NJ 08046-2322
518134696	+ Willingboro MUA, 433 John F. Kennedy Way, Willingboro, NJ 08046-2123

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 06 2023 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 06 2023 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518134703	EDI: BANKAMER.COM	Oct 07 2023 00:37:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886
518149628	+ Email/Text: bankruptcy@bbandt.com	Oct 06 2023 20:47:00	BB&T Bankruptcy Section, 100-50-01-51, PO BOX 1847, Wilson, NC 27894-1847
518134694	+ Email/Text: bankruptcy@bbandt.com	Oct 06 2023 20:47:00	BB&T Loan Services, MC 100-50-02-57, P.O. Box 2306, Wilson, NC 27894-2306
518271049	Email/PDF: bncnotices@becket-lee.com	Oct 06 2023 21:02:05	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518134700	+ EDI: CITICORP.COM	Oct 07 2023 00:37:00	Citi Cards, P.O. Box 9001016, Louisville, KY 40290-1016
518272755	+ EDI: CITICORP.COM	Oct 07 2023 00:37:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518134698	+ EDI: WFNNB.COM	Oct 07 2023 00:37:00	Comenity Capital Bank, P.O. Box 182620, Columbus, OH 43218-2620
518134693	^ MEBN	Oct 06 2023 20:47:17	KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518134695	Email/Text: camanagement@mtb.com	Oct 06 2023 20:47:00	M&T Bank, P.O. Box 900, Millsboro, DE 19966
518254839	Email/Text: camanagement@mtb.com	Oct 06 2023 20:47:00	M&T Bank, PO Box 1508, Buffalo NY 14240-1508
518711052	EDI: PRA.COM	Oct 07 2023 00:37:00	Portfolio Recovery Associates, LLC, PO Box

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518711053	EDI: PRA.COM	Oct 07 2023 00:37:00	41067, Norfolk, VA 23541 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518261404	EDI: Q3G.COM	Oct 07 2023 00:37:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518134699	+ EDI: CITICORP.COM	Oct 07 2023 00:37:00	Sears Credit Cards, P.O. Box 78051, Phoenix, AZ 85062-8051
518134692	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 06 2023 20:48:00	Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
518276912	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 06 2023 20:48:00	The Bank of New York Mellon as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518711055	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518711056	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS Inc. Asset-Backed Certificates, Series 2007-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Stacey L. Mullen	on behalf of Debtor Delius Mesidor slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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